

Bank of Ayudhya Public Company Limited
Fees for Deposits-Withdrawals of Foreign Currency Deposit Accounts
Effective as from 10 March 2014

	Effective as from 19 March 2014							
				Commission	ı-in-lieu			
Сиггепсу	ncy Fees		% of transaction amount	Minimum Maximum		Other fees and charges		
	International Fund Transfers	Deposit	Free of Charge	Free of Charge	Free of Charge	0.25% of deposit amount with a minimum of Baht 200 and a maximum of Baht 500		
	( SWIFT / Telex )	1450 1	0.25%	THB 1,000	No Maximum	SWIFT transmission fee: THB 500 per message		
		Withdrawal	0.25%	106 1,000	Please see Remark * * * *	(Please see Remark *)		
		Deposit	0.25% Free of Charge	THB 500	No Maximum	Cheque deposit-collection (cash letter basis):		
	International Financial Instruments				Please see Remark * * * * *	THB 200 fee plus THB 3 stamp duty per cheque		
					Free of Charge	Cheque deposit-collection (Collection letter basis)		
	(Drafts, Cheques, Money orders)			_		USD 10 fee plus THB 3 stamp duty per cheque		
	(Brane, enequee, meney eraere /				No Maximum	Draft fee of THB 200 plus THB 3 stamp duty per draft		
		Withdrawal	0.25%	THB 1,000	Please see	Plus: Inter-area draft withdrawal fee as per the Bank's		
					Remark * * * *	announcement (if any)		
		Deposit	0.25%	THB 500	No Maximum	Traveler's cheque fee of THB 150 plus THB 3 stamp duty per		
	Traveler's Cheque	·			Please see Remark * * * *	cheque (1)		
		Withdrawal	Not Available	Not Available	Not Available	Not Available		
	Banknotes	Deposit	1% * *	THB 500	No Maximum	Please see Remark * * * *		
		Withdrawal	170	1112 000	Please see Remark * * * * *	Troube dee Norman		
	Fund Transfer	Deposit	0.25%	THB 1,000	No Maximum	Please see Remark * * * *		
	Between Two Parties	Withdrawal	0.2070	1112 1,000	Please see Remark * * * * *	1 loade des Normann		
	Fund Transfer Between Accounts	Deposit	Free of Charge	Free of Charge	Free of Charge	Please see Remark * * *		
	of the Same Account Owner	Withdrawal	- 3	- 5	- 3			
	Export Bills	Deposit	0.25%	THB 1,000	No Maximum  Please see Remark * * * *	Please see Remark * * *		
USD	Import Bills	Withdrawal	0.25%	THB 1,000	No Maximum  Please see Remark * * * * *	Please see Remark * * *		
	Foreign Currency Loans	Deposit	0.050/	T. I.D. J. 000	No Maximum	5		
	( FCY Loans )	Withdrawal	0.25%	THB 1,000	Please see Remark * * * *	Please see Remark * * *		
	Conversion of THB to Foreign			Free of Charge	Free of Charge	Inter-area depost-withdrawal fees are as announced		
	Currencies for Depositing into	Deposit	Free of Charge					
	FCD/DFCD/DSFCD Accounts					by the Bank (if any).		
	Withdrawal and Conversion		wal Free of Charge	Free of Charge	Free of Charge	Inter-area depost-withdrawal fees are as announced		
	to Thai Baht	Withdrawal				by the Bank (if any).		
		Fee refers to Commission-in-lieu <u>plus</u> other fees and charges.						
		* For recipients to receive transferred funds in full, an additional fee for the receiving banks in foreign countries, based on currencies						
		transferred, is required as follows:-						
		USD and other currencies = THB 800; EUR / GBP = THB 1,200; JPY = 0.05% of the transferred amount or a minimum of JPY 5,000						
	Remarks:	** The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum						
		of THB 1,000).						
		*** Exclusive of other fees or charges for services related to Export Bills (Packing Credit, Foreign Bill Discount) or Import Bills or Foreign Currency Loans						
		**** Exclusive of other fees or charges related to the currency of the above transaction amount and other normal inter-area						
		deposit-withdrawal fees as per the Bank's announcement (if any).						
		***** The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as p						
(1) Fees have been adjusted to be in line with the Bank's Notification dated 30 January 2014 Re: Collection of fees to								
			r cheques as per C					
	Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of fu							
	for converting into THB.							



Deposit and Withdrawal Fees of Foreign Currency Deposit Accounts (Continued)

Committee   Comm			Deposit and withdrawai Fees of Foreign Currency Deposit Accounts			(42		
### Automated Fund Transfers   Deposit   Free of Charge				Commission-in-lieu				
EUR International Fund Transfers   Deposit   Free of Charge   Castle of Deposit   Castle of Deposi	Currency	Fees		% of transaction	Minimum	Maximum	Other fees and charges	
(SWIFT / Telex )  Windrased 0.50% THS 1,000 No Maximum Swift transmission feet. "THS 500 per message Please see Remark *** *** Will Swoos een Remark *** ***				amount	William	Waxiiiaiii		
(SWIFT / Telex )  Windrased 0.50% THS 1,000 No Maximum Swift transmission feet. "THS 500 per message Please see Remark *** *** Will Swoos een Remark *** ***	FUR	International Fund Transfers	Deposit	Free of Charge	Free of Charge	Free of Charge	0.25% of deposit amount with a minimum of Baht 200 and a	
CAMPT / Telex   Numbrases		mieriaieriai rana manerere	,	- 5	- 3	- 3	·	
Peace see Remark ***		( SWIFT / Taley )				No Maximum		
Committee   Comm	IDV	(SWIFT / Telex )	Withdrawal	0.50%	THB 1,000		, g	
Committee of the Same Account Owner   Committee of the Same Account	JF I							
Grafts, Cheques, Money orders   Charge   Free of Charge   Free of Charge   Free of Charge				0.50%	THB 500			
International Financial Instruments   Confirmation   Charge   Free of Charge   Free of Charge   Free of Charge   See Quivalent in the currency of the account plus THB 3 stamp duty per draft   Plus Internation and the currency of the account plus THB 3 stamp duty per draft   Plus Internation and the currency of the account plus THB 3 stamp duty per draft   Plus Internation and the currency of the account plus THB 3 stamp duty per draft   Plus Internation and the currency of the account plus THB 3 stamp duty per draft   Plus Internation and the currency of the account plus THB 3 stamp duty per draft   Plus Internation and the currency of the account plus THB 3 stamp duty per draft   Plus Internation and the currency of the account plus THB 3 stamp duty per draft   Plus Internation and the currency of the stamp duty per draft   Plus Internation and the currency of the stamp duty per draft   Plus Internation and the currency of the stamp duty per draft   Plus Internation and the currency of the stamp duty per draft   Plus Internation and the currency of the stamp duty per draft   Plus Internation and the currency of the stamp duty per draft   Plus Internation and the currency Internation   Plus Internation   P		International Financial Instruments	Deposit			Please see Remark * * * * * *		
Claffe, Cheques, Money orders   Claffe, Cheques   Claffe   Charge   Charg	GBP			Free of Charge	Free of Charge	-		
AUD  Observed Traveler's Cheque  Deposit 0.50% THB 1.000  THB 500 Please see Remark 1 Please see Remark 2 Please see Remark 2 Please see Remark 2 Please see Remark 2 Please see Remark 3 Please see Remark 3 Please see Remark 3 Please see Remark 3 Please see Remark 4 Please see Remark 5 Please see Remark 5 Please see Remark 5 Please see Remark 6 Please see Remark 6 Please see Remark 6 Please see Remark 6 Please see Remark 7 Please 8 Remark 8 Please 8 P		(Drafts, Cheques, Money orders)						
Webdawa		, , , ,						
Please see Remark ****   Plus inter-area draft withdrawal fee as per the Bank's announcement (if any)	AUD			0.50%	THB 1,000	No Maximum	Draft fee of THB 200 plus THB 3 stamp duty per draft	
CHF   Traveler's Cheque			Withdrawal			Please see Remark * * * * *	Plus: Inter-area draft withdrawal fee as per the Bank's	
Traveler's Cheque    Deposit   Deposit   Deposit   Not Available   Not Availab							announcement (if any)	
Flease see Remark ****   Cheque   O	CHF			0.500/	TUD 500	No Maximum	Traveler's cheque fee of THB 150 plus THB 3 stamp duty per	
SGD   Banknotes   Deposit   Withdrawal   1% ** THB 500   No Maximum   Please see Remark ****		Traveler's Cheque	Deposit	0.50%	THB 500	Please see Remark * * * *	cheque (1)	
Scion   Sankhotes   Deposit   196 ** This 500   No Maximum   Please see Remark ****   Please s		·					oneque	
Banknotes  Deposit Withdrawel Free of Charge Free o	SCD		Withdrawal	Not Available	Not Available	Not Available	Not Available	
HIND Fund Transfer Between Two Parties Fund Transfer Between Accounts Fund Transfer Fund Tr	SGD					NI- Marriano		
Fund Transfer   Deposit   Withdrawal   Free of Charge		Banknotes		1% * *	THB 500		Please see Remark * * * *	
Between Two Parties   Withdrawal   Deposit   Free of Charge   Free of Charge   Free of Charge   Free of Charge   Please see Remark ****								
Fund Transfer Between Accounts of the Same Account Owner  Export Bills  Deposit  Dep	HKD	Fund Transfer		0.50%	THB 1,000		Please see Remark * * * *	
SEX Export Bills Deposit Depos		Between Two Parties	Withdrawal			Please see Remark * * * * *		
SEK   Export Bills   Deposit   THB 1,000   Please see Remark ****   Please see Remark *****   Please see Remark ******   Please see Remark **********   Please see Remark *********   Please see Remark ***********   Please see Re		Fund Transfer Between Accounts	Deposit	Free of Charge	Free of Charge	Free of Charge	Please see Remark * * *	
NOK   Import Bills   Withdrawal   0.50%   THB 1,000   Please see Remark ****   Please see Remark *****   Please see Remark ****   Please see Remark *****   Please see Remark ******   Please see Remark **********   Please see Remark ************************************	SEK	of the Same Account Owner	Withdrawal					
Import Bills		Export Bills	Denosit	0.50%	THR 1 000	No Maximum	Please see Remark * * *	
Foreign Currency Loans   Deposit   O.50%   THB 1,000   Please see Remark ****   Please see Remark *****   Please see Remark *****   Please see Remark *****   Please see Remark ******   Please see Remark **********   Please see Remark ************************************			Deposit	0.5070	11112 1,000	Please see Remark * * * * *	ricase see nemark	
Please see Remark ****  Foreign Currency Loans  (FCY Loans)  Conversion of THB to Foreign Currencies for Depositing into FCD/DFCD/DSFCD Accounts  Withdrawal  The of Charge  Free of Charge  F	NOK	Import Bills	Withdrawal	0.50%	THB 1,000	No Maximum	Diagon and Damark * * *	
DKK  CFCY Loans   Withdrawal   0.50%   THB 1,000   Please see Remark *****  Conversion of THB to Foreign Currencies for Depositing into   Deposit   Free of Charge   Inter-area depost-withdrawal fees are as announced   by the Bank (if any).  Withdrawal and Conversion to Thai Baht   Withdrawal   Free of Charge   Free of Charge   Free of Charge   Free of Charge   Inter-area depost-withdrawal fees are as announced   by the Bank (if any).  Fee refers to Commission-in-lieu plus other fees and charges.  Fer recipients to receive transferred funds in full, an additional fee for the receiving banks in foreign countries, based on currencies transferred, is required as follows:  USD and other currencies = THB 800; EUR / GBP = THB 1,200; JPY = 0.05% of the transferred amount or a minimum of THB 1,000).  **The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  **Exclusive of other fees or charges related to Export Bills (Packing Credit, Foreign Bill Discount) or Import Bills or Foreign CurrencyLoans    **Exclusive of other fees or charges related to the currency of the above transaction amount and other normal inter-area    deposit-withdrawal fees as per the Bank's announcement (if any).  ***The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  [10] Fees have been adjusted to be in line with the Bank's Notification dated 30 January 2014 Re: Collection of fees for the purchase of traveller cheques as per Circular No. 8/2557.  Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds						Please see Remark * * * *	Flease See Nellialk	
Conversion of THB to Foreign Currencies for Depositing into CNY Withdrawal and Conversion to Thai Baht  Free of Charge Inter-area depost-withdrawal fees are as announced by the Bank (if any).  Fee refers to Commission-in-lieu plus other fees and charges.  For recipients to receive transferred funds in full, an additional fee for the receiving banks in foreign countries, based on currencies transferred, is required as follows:  USD and other currencies = THB 800; EUR / GBP = THB 1,200; JPY = 0.05% of the transferred amount or a minimum of THB 1,000).  The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  Exclusive of other fees or charges for services related to Export Bills (Packing Credit, Foreign Bill Discount) or Import Bills or Foreign CurrencyLoans  The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  Free of Charge		Foreign Currency Loans	sign Currency Loans Deposit No Maximum					
Currencies for Depositing into FCD/DFCD/DSFCD Accounts  Withdrawal and Conversion to Thai Baht  Free of Charge  By the Bank (if any).  Fee refers to Commission-in-lieu plus other fees and charges.  For recipients to receive transferred funds in full, an additional fee for the receiving banks in foreign countries, based on currencies transferred, is required as follows:  USD and other currencies = THB 800; EUR / GBP = THB 1,200; JPY = 0.05% of the transferred amount or a minimum of JPY 5,000  **The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  **Exclusive of other fees or charges for services related to Export Bills (Packing Credit, Foreign Bill Discount) or import Bills or Foreign Currency Loans  ****Exclusive of other fees or charges related to the currency of the above transaction amount and other normal inter-area deposit-withdrawal fees as per the Bank's announcement (if any).  ****The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  (1) Fees have been adjusted to be in line with the Bank's Notification dated 30 January 2014 Re: Collection of fees for the purchase of traveller cheques as per Circular No. 8/2557.  Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds	DKK	( FCY Loans )	Withdrawal	0.50%	THB 1,000	Please see Remark * * * *	Please see Remark	
Currencies for Depositing into FCD/DFCD/DSFCD Accounts  Withdrawal and Conversion to Thai Baht  Free of Charge  By the Bank (if any).  Fee refers to Commission-in-lieu plus other fees and charges.  For recipients to receive transferred funds in full, an additional fee for the receiving banks in foreign countries, based on currencies transferred, is required as follows:  USD and other currencies = THB 800; EUR / GBP = THB 1,200; JPY = 0.05% of the transferred amount or a minimum of JPY 5,000  **The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  **Exclusive of other fees or charges for services related to Export Bills (Packing Credit, Foreign Bill Discount) or import Bills or Foreign Currency Loans  ****Exclusive of other fees or charges related to the currency of the above transaction amount and other normal inter-area deposit-withdrawal fees as per the Bank's announcement (if any).  ****The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  (1) Fees have been adjusted to be in line with the Bank's Notification dated 30 January 2014 Re: Collection of fees for the purchase of traveller cheques as per Circular No. 8/2557.  Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds		Conversion of THB to Foreign						
CNY    FCD/DFCD/DSFCD Accounts   Withdrawal and Conversion to Thai Baht   Free of Charge   by the Bank (if any).    Fee refers to Commission-in-lieu plus other fees and charges.   For recipients to receive transferred funds in full, an additional fee for the receiving banks in foreign countries, based on currencies transferred, is required as follows:   USD and other currencies = THB 800; EUR / GBP = THB 1,200; JPY = 0.05% of the transferred amount or a minimum of JPY 5,000     ** The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).   ** Exclusive of other fees or charges for services related to Export Bills (Packing Credit, Foreign Bill Discount) or Import Bills or Foreign Currency Loans		=	Deposit	Free of Charge	Free of Charge	Free of Charge	inter-area depost-withdrawai fees are as announced	
Withdrawal and Conversion to Thai Baht    Free of Charge   by the Bank (if any).	CNY	by the Bar				by the Bank (if any).		
Free of Charge  By the Bank (if any).  Fee refers to Commission-in-lieu plus other fees and charges.  For recipients to receive transferred funds in full, an additional fee for the receiving banks in foreign countries, based on currencies transferred, is required as follows:  USD and other currencies = THB 800; EUR / GBP = THB 1,200; JPY = 0.05% of the transferred amount or a minimum of JPY 5,000  Remarks:  The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  Final Bank of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds						1-4		
Fee refers to Commission-in-lieu plus other fees and charges.  * For recipients to receive transferred funds in full, an additional fee for the receiving banks in foreign countries, based on currencies transferred, is required as follows:  USD and other currencies = THB 800; EUR / GBP = THB 1,200; JPY = 0.05% of the transferred amount or a minimum of JPY 5,000  ** The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  *** Exclusive of other fees or charges for services related to Export Bills (Packing Credit, Foreign Bill Discount) or Import Bills or Foreign Currency Loans  *** Exclusive of other fees or charges related to the currency of the above transaction amount and other normal inter-area deposit-withdrawal fees as per the Bank's announcement (if any).  **** The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  (1) Fees have been adjusted to be in line with the Bank's Notification dated 30 January 2014 Re: Collection of fees for the purchase of traveller cheques as per Circular No. 8/2557.  Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds			Withdrawal	Free of Charge	Free of Charge	Free of Charge	inter-area depost-withdrawai fees are as announced	
* For recipients to receive transferred funds in full, an <u>additional</u> fee for the receiving banks in foreign countries, based on currencies transferred, is required as follows:  USD and other currencies = THB 800; EUR / GBP = THB 1,200; JPY = 0.05% of the transferred amount or a minimum of JPY 5,000  ** The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  *** Exclusive of other fees or charges for services related to Export Bills (Packing Credit, Foreign Bill Discount) or Import Bills or Foreign Currency Loans  **** Exclusive of other fees or charges related to the currency of the above transaction amount and other normal inter-area deposit-withdrawal fees as per the Bank's announcement (if any).  **** The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  ****  **** For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds		to Thai Baht		Ü		3	by the Bank (if any).	
transferred, is required as follows:  USD and other currencies = THB 800; EUR / GBP = THB 1,200; JPY = 0.05% of the transferred amount or a minimum of JPY 5,000  ** The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  *** Exclusive of other fees or charges for services related to Export Bills (Packing Credit, Foreign Bill Discount) or Import Bills or Foreign Currency Loans  **** Exclusive of other fees or charges related to the currency of the above transaction amount and other normal inter-area deposit-withdrawal fees as per the Bank's announcement (if any).  ***** The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  *****  *****  *****  ****  ****  ****  ****			Fee refe	rs to Commission-i	n-lieu <u>plus</u> other	fees and charges.		
USD and other currencies = THB 800; EUR / GBP = THB 1,200; JPY = 0.05% of the transferred amount or a minimum of JPY 5,000  ** The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  *** Exclusive of other fees or charges for services related to Export Bills (Packing Credit, Foreign Bill Discount) or Import Bills or Foreign Currency Loans  **** Exclusive of other fees or charges related to the currency of the above transaction amount and other normal inter-area deposit-withdrawal fees as per the Bank's announcement (if any).  **** The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  **** Fees have been adjusted to be in line with the Bank's Notification dated 30 January 2014 Re: Collection of fees for the purchase of traveller cheques as per Circular No. 8/2557.  ***Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds			*	For recipients to re	ceive transferred	I funds in full, an additional fe	e for the receiving banks in foreign countries, based on currencies	
** The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  ****Exclusive of other fees or charges for services related to Export Bills (Packing Credit, Foreign Bill Discount) or Import Bills or Foreign Currency Loans  *****Exclusive of other fees or charges related to the currency of the above transaction amount and other normal inter-area deposit-withdrawal fees as per the Bank's announcement (if any).  ****The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  ****In the special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  ******The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  *****The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  *****The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  *****The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  ****The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  ****The special fee rate is applicable until 31 December 2014 only (the normal feel at the process of the process			transferred, is required as follows: -  USD and other currencies = THB 800; EUR / GBP = THB 1,200; JPY = 0.05% of the transferred amount or a minimum of JPY 5,000  ** The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).					
** The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  ****Exclusive of other fees or charges for services related to Export Bills (Packing Credit, Foreign Bill Discount) or Import Bills or Foreign Currency Loans  *****Exclusive of other fees or charges related to the currency of the above transaction amount and other normal inter-area deposit-withdrawal fees as per the Bank's announcement (if any).  ****The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  ****In the special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  ******The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  *****The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  *****The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  *****The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  ****The special fee rate is applicable until 31 December 2014 only (the normal fee rate for deposit-withdrawal is 2% with a minimum of THB 1,000).  ****The special fee rate is applicable until 31 December 2014 only (the normal feel at the process of the process								
of THB 1,000).  ***Exclusive of other fees or charges for services related to Export Bills (Packing Credit, Foreign Bill Discount) or Import Bills or Foreign Currency Loans  ****Exclusive of other fees or charges related to the currency of the above transaction amount and other normal inter-area deposit-withdrawal fees as per the Bank's announcement (if any).  ****The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  (1) Fees have been adjusted to be in line with the Bank's Notification dated 30 January 2014 Re: Collection of fees for the purchase of traveller cheques as per Circular No. 8/2557.  Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds		Remarks:						
*** Exclusive of other fees or charges for services related to Export Bills (Packing Credit, Foreign Bill Discount) or Import Bills or Foreign Currency Loans  **** Exclusive of other fees or charges related to the currency of the above transaction amount and other normal inter-area deposit-withdrawal fees as per the Bank's announcement (if any).  ***** The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  (1) Fees have been adjusted to be in line with the Bank's Notification dated 30 January 2014 Re: Collection of fees for the purchase of traveller cheques as per Circular No. 8/2557.  Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds		<u>. 10.110.110.</u>						
**** Exclusive of other fees or charges related to the currency of the above transaction amount and other normal inter-area deposit-withdrawal fees as per the Bank's announcement (if any).  ***** The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  (1) Fees have been adjusted to be in line with the Bank's Notification dated 30 January 2014 Re: Collection of fees for the purchase of traveller cheques as per Circular No. 8/2557.  Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds								
deposit-withdrawal fees as per the Bank's announcement (if any).  ***** The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  (1) Fees have been adjusted to be in line with the Bank's Notification dated 30 January 2014 Re: Collection of fees for the purchase of traveller cheques as per Circular No. 8/2557.  Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds								
*****The maximum rate will be based on the actual amount calculated. The Bank reserves the right to execute withdrawals as per a branch's banknote reserve for sale.  (1) Fees have been adjusted to be in line with the Bank's Notification dated 30 January 2014 Re: Collection of fees for the purchase of traveller cheques as per Circular No. 8/2557.  Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds			·					
a branch's banknote reserve for sale.  (1) Fees have been adjusted to be in line with the Bank's Notification dated 30 January 2014 Re: Collection of fees for the purchase of traveller cheques as per Circular No. 8/2557.  Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds								
<ul> <li>(1) Fees have been adjusted to be in line with the Bank's Notification dated 30 January 2014 Re: Collection of fees for the purchase of traveller cheques as per Circular No. 8/2557.</li> <li>Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds</li> </ul>								
traveller cheques as per Circular No. 8/2557.  Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds			a branch's banknote reserve for sale.					
Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds								
for converting into THR			Means of Payment: For example, banknotes, drafts or outward remittances for payments for imported goods and withdrawals of funds					
Tor convening into 11 is.			for converting into THB.					

- Signature -

(Mr. Philip Tan Chen Chong)

Issued on 18 March 2014

Authorized Signatory

2/4

Bank of Ayudhya Public Company Limited 1222 Rama III Road, Bang Phongphang Yan Nawa, Bangkok 10120 Thailand Reg. No. 0107536001079

T +66 (0) 2296 2000 www.krungsri.com

ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน) 1222 ถนนพระรามที่ 3 แขวงบางโพงพาง เขตยานนาวา กรุงเทพมหานคร 10120 ทะเบียนเลขที่ 0107536001079

โทรศัพท์ +66 (0) 2296 2000 www.krungsri.com



# Bank of Ayudhya Public Company Limited Conditions and Fees Related to Foreign Currency Deposit Accounts

## Effective as from 19 March 2014

Currency	Conditions and Other Fees		Current Deposit Account	Savings Deposit Account	Time Deposit Account	
			Individual:	Individual:	Monthly Basis	
			USD 2,000	USD 500	Individual: USD 5,000	
	Initial Deposit Amount Required				Juristic Person: USD 5,000	
	initial Deposit Amount Required		Juristic Person:	Juristic Person:	Daily Basis	
			USD 2,000	USD 5,000	Individual: USD 500,000	
					Juristic Person: USD 3,000,000	
			Individual:	Individual:	Not Determined	
	Fees for accounts with an average	Average Minimum	USD 500	USD 500	Not Determined	
	balance of less than	Balance	Juristic Person:	Juristic Person:	Not Determined	
	the minimum balance	Requirement	USD 500	USD 5,000	Not Determined	
	requirement	uirement Account		USD 10/month	Free of Charge	
USD		Maintenance Fee	USD 10/month	030 10/111011111	Free or Charge	
	Inactive		2 years	O voore	2 years	
	Fee for Inactive Account	Period	z years	2 years	z years	
		Fee	Free of Charge	Free of Charge	Free of Charge	

Fee for Returned Cheque/Draft: THB 200 per cheque / draft plus interest (if any)

Remarks:

- Foreign bank charges for returned cheque / draft will be collected based on actual expenses charged by foreign banks.
- 2. For time deposit accounts on a daily basis, each deposit amount shall not be less than the initial minimum requirement.
  For time deposit accounts on a monthly basis, each deposit amount shall not be less than USD 2,000 or its equivalent. Upon the maturity of a time deposit, if depositors do not contact the Bank, the Bank's deposit system will automatically renew the deposit at the interest rate effective on the deposit renewal date.
- 3. There is no fee for deposit account opening while deposit withdrawal will be subject to commission in-lieu plus other fees.
- 4. The principal and interest of these deposit accounts are not protected by the Deposit Protection Agency.
- 5. Deposit-withdrawal service for FCD accounts on Saturday Sunday and holidays is available only at branches designated by the Bank (Visit www.krungsri.com for the branch list).
- 6. For savings and current deposit accounts of foreign depositors whose account has an average outstanding balance of less than the minimum balance requirement and has been inactive for at least 90 consecutive days, the Bank will collect the account maintenance fee of USD 10 or its equivalent in the currency of the account per month.
- 7. For deposit accounts that have been inactive for not less than 2 years from the date of last movement, the Bank will send a notification letter at a one-year interval for not more than 3 consecutive years.
- 8. For deposit accounts that have been inactive for 365 consecutive days from the date the outstanding balance equals zero (0.00), the Bank reserves the right to close the said accounts without prior notice.
- 9. Exchange rate of each currency shall be as specified by the Bank.

ธนาคารกรุงศรีอยุธยา จำกัด (มหาชน)

1222 ถนนพระรามที่ 3 แขวงบางโพงพาง



# Conditions and Fees Related to Foreign Currency Deposit Accounts (Continued)

Currency	Conditions and Other Fees		Current Deposit Account	Savings Deposit Account	Time Deposit Account		
			Individual:	Individual:	Monthly Basis		
EUR			The equivalent of	The equivalent of	Individual: The equivalent of USD 5,000		
	Initial deposit amount for all curren	ucios	USD 2,000	USD 500	Juristic person: The equivalent of USD 5,000		
JPY	ililiai depositamountioi ali curen	icies	Juristic Person:	Juristic Person:	Daily Basis		
			The equivalent of	The equivalent of	Individual: The equivalent of USD 500,000		
GBP			USD 2,000	USD 5,000	Juristic person: The equivalent of USD 3,000,000		
			Individual:	Individual:	Not Determined		
AUD		Average Minimum	The equivalent of USD 500	The equivalent of USD 500	Not Determined		
	Fees for accounts with an	Balance	Juristic Person:	Juristic Person:	Not Determined		
CHF	average balance of less than the	Requirement	The equivalent of USD 500	The equivalent of USD 5,000	Not Determined		
	-	Account	The equivalent of	The equivalent of	Free of Charge		
SGD	minimum balance requirement	Maintenance Fee	USD 10/month	USD 10/month	Flee of Charge		
	Fee for Inactive Account	Inactive	2 vears	2 years	2 years		
HKD		Period	2 years		z years		
		Fee	Free of Charge	Free of Charge	Free of Charge		
SEK	Fee for Returned Cheque/Draft: TH	IB 200 per cheque /	draft plus interest (if any)				
	Remarks: 1. Foreign bank charg	ges for returned che	que / draft will be collected	based on actual expenses ch	arged by		
NOK	foreign banks.						
	2. For time deposit accounts on a daily basis, each deposit amount shall not be less than the initial minimum requirement.						
DKK	For time deposit accounts on a monthly basis, each deposit amount shall not be less than USD 2,000 or its equivalent. Upon the maturity of a time deposit, if depositors do not contact the Bank, the Bank's deposit system will automatically						
CNY	renew the deposit a	at the interest rate ef	fective on the deposit renew	al date.			
	3. There is no fee for d	leposit account ope	ning while deposit - withdra	wal will be subject to commis	sion in-lieu plus other fees.		
	4. The principal and ir	nterest of these dep	osit accounts are not protec	ted by the Deposit Protection A	Agency.		
	5. Deposit-withdrawa	I service for FCD ac	counts on Saturday - Sunda	y and holidays is available on	y at branches designated by the Bank		
	(Visit www.krungsri.e	com for the branch	ist).				
	6. For savings and cur	rent deposit accour	nts of foreign depositors who	ose account has an average o	utstanding balance		
	of less than the minimum balance requirement and has been inactive for at least 90 consecutive days, the Bank will						
	collect the account maintenance fee of USD 10 or its equivalent in the currency of the account per month.						
	7. For deposit accounts that have been inactive for not less than 2 years from the date of last movement, the Bank						
	will send a notification letter at a one-year interval for not more than 3 consecutive years.						
	8. For deposit accounts that have been inactive for 365 consecutive days from the date the outstanding balance equals zero (0.00), the Bank reserves the right to close the said accounts without prior notice.						
	9. Exchange rate of each	ch currency shall be	as specified by the Bank.				

Authorized Signatory

- Signature -

(Mr. Philip Tan Chen Chong)
President
Issued on 18 March 2014

www.krungsri.com